

FINA 132-INTRO TO FINANCIAL PLANNING

3 CREDITS

SYLLABUS

CATALOG DESCRIPTION

Students will become familiar with all aspects of the personal financial planning process. Included topics are financial goal setting, budgeting, time-value of money, managing credit, principles of insurance, and the basics of investing.

Prerequisites: ENGL 095 and (RDNG 095 or RDNG 096) or appropriate English and Reading Accuplacer scores.

Semester Offered: Spring

Common Student Learning Outcomes

Upon successful completion of San Juan College programs and degrees, the student will demonstrate competency in...

BROAD AND SPECIALIZED LEARNING

Students will actively and independently acquire, apply, and adapt skills and knowledge with an awareness of global contexts.

CRITICAL THINKING

Students will think analytically and creatively to explore ideas, make connections, draw conclusions and solve problems.

CULTURAL AND CIVIC ENGAGEMENT

Students will act purposefully, reflectively, and ethically in diverse and complex environments.

EFFECTIVE COMMUNICATION

Students will exchange ideas and information with clarity in multiple contexts.

INFORMATION LITERACY

Students will be able to recognize when information is needed and have the ability to locate, evaluate, and use it effectively.

INTEGRATING TECHNOLOGIES

Students will demonstrate fluency in the application and use of technologies in multiple contexts.

Student work from this class may be randomly selected and used anonymously for assessment of course, program, and/or institutional learning outcomes. For more information, please refer to the Dean of the appropriate School.

General Learning Outcomes

Upon successful completion of the course, the student will be able to...

- A. Develop a workable financial plan through goal setting and budgeting, based upon knowledge and awareness of career paths and the economy.

- B. Describe general strategies in making financial decisions.
- C. Examine and evaluate financial tools and plans to meet current, intermediate and long-term financial goals.
- D. Identify and discuss the balance sheet, the income statement, financial ratios, fundamental stock analysis criteria, and basic technical analysis methods.

Specific Learning Outcomes:

Upon successful completion of the course, the student will be able to...

1. Develop a personal financial plan.
2. Make calculations using time value concepts.
3. Develop a workable personal budget plan that includes short to long-range goals.
4. Demonstrate smart shopper techniques and strategies.
5. Avoid becoming a victim of frauds and swindles.
6. Evaluate techniques for purchasing items using cash, loans, credit, cards, etc.
7. Assess the problems and benefits of home ownership.
8. Explain the processes involved in selling or buying a home.
9. Discuss sound investment decisions in equity and debt securities.
10. Develop plans on how to protect and invest personal financial assets.
11. Identify and explain major corporate balance sheet categories.
12. Explain why net income may be reported differently by two or more financial reporting organizations.
13. Assess valuation based upon three different financial ratios.
14. Demonstrate stock valuation and purchase decisions using fundamental analysis.
15. Assess stock purchase decision making using technical analysis.